



# Cedar City

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www.cedarcity.org

## Mayor

Maile L. Wilson

## Council Members

Ronald R. Adams  
John Black  
Paul Cozzens  
Don Marchant  
Fred C Rowley

## City Manager

Rick Holman

## CITY COUNCIL WORK MEETING

JANUARY 14, 2015

## Immediately Following the Action Meeting

The City Council meeting will be held in the Council Chambers at the City Office, 10 North Main Street, Cedar City, Utah. The agenda will consist of the following items:

### I. Business Agenda

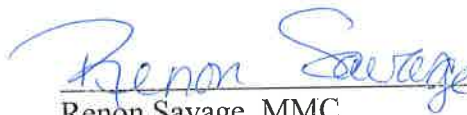
#### Public

1. Consider adoption of updated Cedar City Affordable Housing Plan – Heidi Miller/Rick Holman
2. Consider an ordinance extending the angle parking along the East side of 100 West – Paul Bittmenn

#### Staff

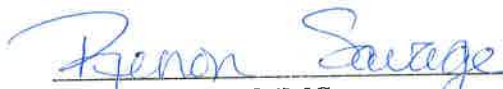
3. Discuss Ambulance Service options – Mayor Wilson
4. Executive Session – Character, professional competence or physical or mental health of an individual

Dated this 12<sup>th</sup> day of January, 2015.

  
Renon Savage, MMC  
City Recorder

## CERTIFICATE OF DELIVERY:

The undersigned duly appointed and acting recorder for the municipality of Cedar City, Utah, hereby certifies that a copy of the foregoing Notice of Agenda was delivered to the Daily News, and each member of the governing body this 12<sup>th</sup> day of January, 2015.

  
Renon Savage, MMC  
City Recorder

Cedar City Corporation does not discriminate on the basis of race, color, national origin, sex, religion, age or disability in employment or the provision of services.

If you are planning to attend this public meeting and, due to a disability, need assistance in accessing, understanding or participating in the meeting, please notify the City not later than the day before the meeting and we will try to provide whatever assistance may be required.



**CEDAR CITY COUNCIL  
AGENDA ITEM 1**

**INFORMATION SHEET**

**TO:** Mayor and City Council

**FROM:** Rick Holman

**DATE:** January 12, 2015

**SUBJECT:** Updated Affordable Housing Plan

**DISCUSSION:** In 2012, Heidi Miller presented for Council approval, the Cedar City Affordable Housing Plan as prepared by Five County Association of Government (FCAOG). The plan assists in identifying affordable housing needs and solutions for the community and is a resource when the local Housing Authority applies for funding.

Late last year, FCAOG presented an updated version for City staff and Housing Authority review. Attached you will find the updated plan with changes and the final draft for Council consideration and eventual approval.

Heidi Miller will present this at the Council Work meeting Wednesday.



2012

## Cedar City: Affordable Housing Plan



Adopted by the Cedar City Council- October 3, 2012.  
Amended – XX, XX, 2014

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## Executive Summary

The intent of this affordable housing plan is to help ensure that Cedar City provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Cedar City.

The population of Cedar City is expected to increase over the next 10 years. More than half of all Cedar City households are earning a moderate income or less, which means that demand for affordable home ownership and rental opportunities will increase.

There is a surplus of housing in Cedar City that should be sufficient to satisfy the rising population demands for moderate income housing. But almost one-third of the existing housing stock in the city is more than 30 years old. In order to maintain a healthy housing stock capable of providing safe, habitable, and affordable living conditions for residents, active maintenance and improvements to the housing stock is necessary.

The *Housing Estimating Model/Software*, provided by the Utah State Department of Community and Culture and Lotus Community Development Institute, indicates that moderate income households in Cedar City have sufficient affordable rental and homeownership opportunities.

Even though moderate income earning households have sufficient affordable housing options, the *Housing Estimating Model/Software* indicates that households earning less than a moderate income do not have sufficient opportunity to purchase or rent affordable homes. The City should review its zoning ordinance to ensure that there is adequate opportunity to develop a sufficient supply of a variety of housing types to meet the need of the diverse population.

The following goals are recommended to maintain adequate affordable housing choice for all those who wish to reside in Cedar City:

- Increase Opportunities to Purchase Affordable Housing to Provide Housing Choice for Very Low and Extremely Low Income Earning Households by promoting use of the USDA Rural Development loan programs.
- Increase Affordable Rental Opportunities to Provide Housing Choice for All Income Ranges by allowing accessory apartments, reviewing the zoning ordinance to provide for more opportunities to develop and provide affordable rental housing, and working with the Cedar City Housing Authority.
- Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Cedar City by promoting federal and state funded home rehabilitation and weatherization programs.

## Introduction

In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of the general plan. Housing is considered affordable when moderate income households spend no more than 30% of their gross monthly income on housing expenses.

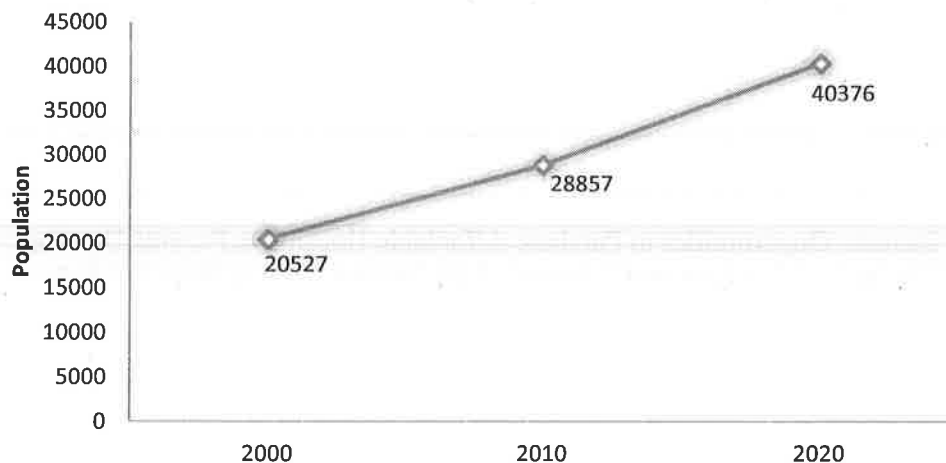
The intent of this affordable housing plan is to ensure that Cedar City provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Cedar City. Moderate income housing should be encouraged to allow persons with moderate incomes to fully participate in, and benefit from all aspects of neighborhood and community life.

## Demographics

### *Population and Growth*

Since 2000 Cedar City has seen the population increase by 8,330 people to bring the total population to 28,857 in 2010. According to the Governor's Office of Planning & Budget the annual growth rate has averaged 3.84% over the last 10 years, but is expected to decrease to an annual average of 3.05% over the next 10 years. If the projected growth rate is realized, Cedar City will gain 11,519 new residents by 2020. The graph below shows the population projection for the next 10 years.

**Cedar City Population Projections**



Source: Governor's Office of Planning & Budget



## Analysis of Population and Growth

The projected population increase of 11,519 new residents in the next 10 years is significant because 3,840 new households will need a place to live in Cedar City. By dividing the estimated population increase by Cedar City's average household size (2.94) the total number of new households can be calculated ( $11,519/2.94 = 3,918$ ).

There are an estimated 1,152 non-seasonally vacant dwelling units in Cedar City according to the 2010 US Census. Seasonally vacant housing is housing units that are vacant during a specific season, and are for recreational or occasional use. Although it is likely that many of the future residents will fill some of the vacant units, the vacant housing stock will not be sufficient to accommodate all of the estimated households over the next 10 years. In addition, the existing housing stock will have to be maintained and in some cases, rehabilitated, in order for the units to be safe, decent places to live.

Households that earn a moderate income and less make up 57% of the population. Of the 4,189 new households that move to Cedar City over the next 10 years, 2,233 will need affordable housing options. To meet this need on a yearly basis, 223 affordable housing units will be needed.

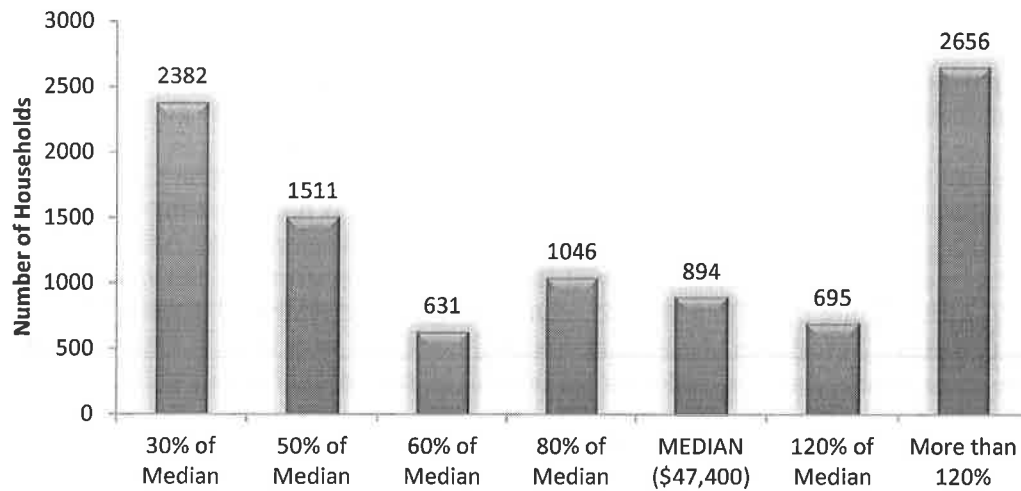
According to the Housing Estimating Software, Cedar City currently has a surplus of affordable housing units for households that purchase a home. However, it is important to provide adequate opportunities for low to moderate income households to rent as well. According to current estimates, 107 of the future households will need an affordable rental each year, and the other 116 will likely purchase their home.

## *Income*

Analyzing the income of Cedar City's residents is critical to understanding the affordable housing need for the city. Household income is used to determine housing affordability. First, the standards used to identify when housing is affordable will be discussed. Next, the cost for housing in the city will be analyzed by using existing home values, homes for sale, and market rental rates. Finally, housing costs will be compared with household income levels to determine whether or not Cedar City's housing is affordable to moderate income households.

Because the cost of living is relative to the area in which the residents live and to household size, the U.S. Department of Housing and Urban Development (HUD) has created a measure called the Area Median Income (AMI). The AMI is the standard to determine housing affordability. The chart below converts household income levels into AMI, and illustrates the number of Cedar City households whose total income falls within each income bracket.

### Number of Households by Percent of AMI



Source: Census 2010; Housing Estimating Model/Software

### Analysis of Income

5,571 (57%) households in Cedar City earn a moderate income or less. A moderate income in Cedar City is 80% of the area median income, or \$37,920 annually. Perhaps even more important, 2,382 (24%) households in Cedar City earn just 30% of the area median income, or \$14,220 annually. The households that earn just 30% of the area median income find it very difficult to live within the affordable housing guidelines since they cannot afford average market rental rates. It is vital to the well-being of the community that households of all income levels have housing options.

## Housing Stock

### *Housing Occupancy and Vacancy*

According to the 2010 U.S. Census there are 10,860 housing units in Cedar City. 9,469 (87%) of the units were occupied while 1,391 (13%) were vacant. Of the 9,469 occupied housing units, 4,964 (52%) were owner occupied, and 4,505 (48%) of the units were rented.

### **Single-Family Housing**

The 2010 American Community Survey estimates that Cedar City has 5,576 single-family detached units and 542 mobile home/trailer units.

### Multi-family Housing

The 2010 American Community Survey estimates that Cedar City has 765 townhome units; 1,747 duplex, tri-plex and four-plex units; and 2,054 apartments and condominium units. Multi-family housing units are scattered throughout the city and are found in the same neighborhoods as single family dwellings. There are also several multi-family housing complexes that offer affordable housing through rental assistance programs and/or tax credit programs.

The following chart lists the affordable housing options available in Cedar City. All of the properties listed have units that are accessible to people with disabilities. The properties identified with an asterisk (\*) are only available for seniors or people with disabilities.

Apartment Name	Units	Vacant	# Bedrooms/Unit	Rent
Sunset Ridge	118	0	3 and 4	--
Northfield Associates	69	3	1 and 2	\$465 and \$550
Southgate	62	2	2 and 3	\$375 and \$450
Kensington Place	61	4	2 and 3	\$475 and \$560
Kensington East	52	4	2 and 3	\$475 and \$560
Southgate II	42	2	2 and 3	\$375 to \$650
Iron Wood	28	0	1 and 2	30% of income
Wedgewood	25	1	1 and 2	30% of income
Canyon Park	25	2	1 and 2	30% of income
San Jac*	24	0	1	30% of income
Cedar Garden Villa	22	0	2 and 3	30% of income
Kensington East II	20	0	2	30% of income
Cedar Park	19	0	2	30% of income
Mountain View Suites*	38	0	1	30% of income
Four-Plex	4	0	2	\$450
Transitional Housing	4	1	2	30% of income
Duplex	2	0	2 and 3	\$450 and \$600

Source: Cedar City Housing Authority; Five County Association of Governments, December 2011

A housing survey was posted online at [cedarcity.org](http://cedarcity.org) in order to capture responses pertaining to various housing matters. Of the total surveys compiled, 66% of the

respondents indicated that low-income families and individuals do not have sufficient housing options that fit their needs.

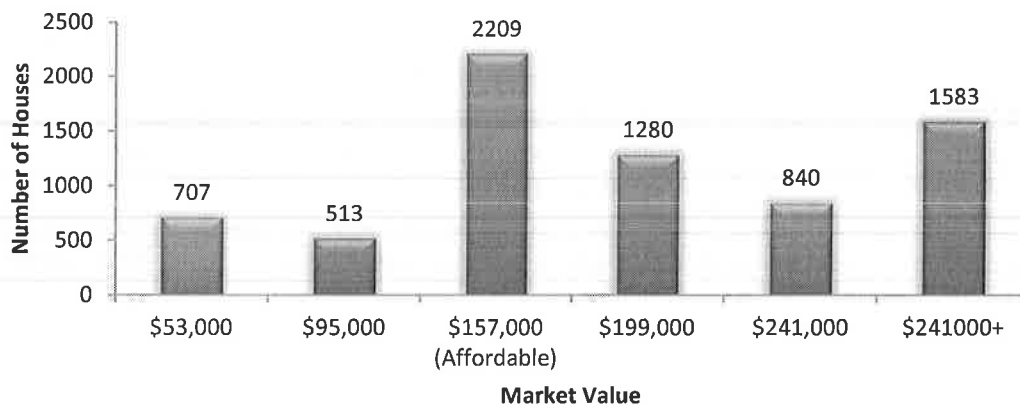
When asked what type of additional housing they believed was necessary in Cedar City in the next 5-10 years:

- 42% indicated low-income housing
- 33% indicated multi-family housing (townhouse, condominiums, and/or apartments), and 50% indicated senior housing.

### ***Value of Existing Housing Stock***

The current market value of the housing stock is used to determine affordability of home ownership. The chart below shows the current market values of existing homes in Cedar City according to the Iron County Assessor.

**Market Value of Existing Properties**



Source: Iron County Assessor, 2010

### ***Cedar City Real Estate***

Property research conducted on [www.realtor.com](http://www.realtor.com) indicates that there are currently 155 total properties for sale in Cedar City as of February 16, 2012. The median asking price is \$143,000. The average number of bedrooms per housing unit is 3.8. The real estate listings have been divided into single-family and multi-family housing to provide more detail specific to the respective housing type.

#### **Single-Family Housing for Sale**

There are 134 single-family homes for sale in Cedar City with a median asking price of \$159,900. The average number of bedrooms per housing unit is 4. Of the 134 homes, 49% (66) of the homes for sale are listed below \$157,000, which is an affordable home to moderate income households; 21.6% (29) of the houses are below \$95,000, which is

affordable for very low income households; and 2.2% (3) of the houses are affordable to extremely low income households.

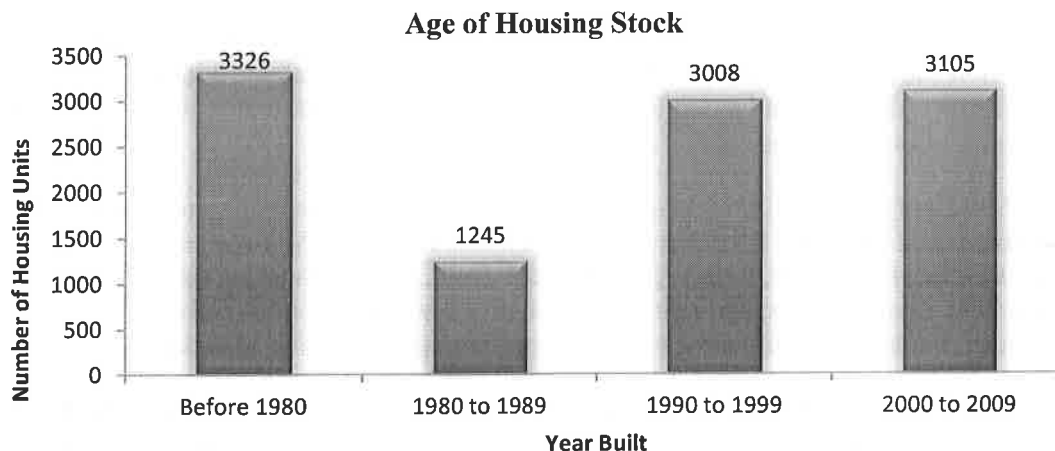
There are 4 mobile homes with a median asking price of \$12,500. The average number of bedrooms per mobile home is 3. All of the mobile homes listed are affordable to extremely low income households.

### **Multi-Family Housing for Sale**

There are 17 multi-family properties (condominiums and townhomes) for sale with a median asking price of \$110,000. The average number of bedrooms per housing unit is 3. All but one of the properties (94%) is available for less than \$157,000, which is affordable for moderate income households; 35% (6) are listed below \$95,000, which is affordable for very low income households; and none are affordable for extremely low income households.

### ***Age of Housing Stock***

30% of the housing units in the City are more than 30 years old. Due to the age of the housing stock, rehabilitation efforts is likely necessary. Construction has gradually increased over the last 30 years. The following chart shows the age of existing housing stock.



Source: U.S. Census, 2000 & 2010

### ***Subdivision and Infill Lots***

According to information obtained from Cedar City's engineering department, the City had 97 subdivisions that had improvements made to them. 13 other subdivisions were planned, but have never materialized. According to the City's building department, at the time of this writing there are 1,274 buildable lots that are vacant.

### ***Condition of Housing Stock***

A moderate amount of housing (30%) is more than 30 years old. Homes older than 30 years generally require more rehabilitation than newer homes. According to a housing condition survey conducted by the Five County Association of Governments in 2009, 79 homes (1.1%) are either severely deteriorated or dilapidated, which is a slightly lower percentage than other cities in Iron County. Severely deteriorated homes are those that are beyond acceptable limits, and need several major repairs; while dilapidated homes are uninhabitable, and need to be completely replaced.

In order to maintain an affordable housing stock the deteriorating units must be identified and rehabilitated before severe dilapidation occurs, and home replacement becomes necessary. Rehabilitating the deteriorating housing stock is a cost effective measure to maintain the housing stock, prevent dilapidation, and increase affordability.

### **Housing Affordability**

The Utah State Department of Community and Culture and Lotus Community Development Institute created the *Guidebook for the Development of Community-Based Housing* to assist communities to better understand how they can be a partner in actively promoting and developing additional housing opportunities. One of the initiatives which this consortium promotes is their *Housing Estimating Model/Software for Tracking Attainable Housing Needs*. The software is designed to help evaluate housing affordability, demand, and potential market opportunities for attainable lifecycle housing and other affordable housing.

The *Housing Estimating Model/Software* was used to determine moderate income housing needs for Cedar City. The *Housing Estimating Model/Software* uses many data inputs including: income, mortgage and shelter costs, jobs per worker, workers per household, housing costs, and rent rates to name a few. Based on the information provided, the housing estimating model illustrates gaps in housing affordability.

According to current State and Federal definitions, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage or rent and utilities. In Iron County, Utah, the 2012 area median income (AMI) was \$48,700 annually or \$4,058 monthly. Mortgage or rent and utilities should not exceed \$1,217 per month for a median income earning household in Cedar City.

The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. The same affordability standards apply to households that earn less than the area median income. For example, a moderate income household in Cedar City earns 80% of the area median income — that's \$38,960 annually or \$3,246 monthly. Mortgage or rent and utilities should not exceed \$974 per month for a moderate income household. The table below summarizes the maximum monthly affordable housing costs for several income levels in Cedar City.

### Maximum Housing Allocation (30% of Gross Income)

Income Level	Yearly Gross Income	Monthly Mortgage or Rent with Utilities	Maximum Home Purchase
30% of AMI (extremely low)	\$14,610	\$365	\$69,568
50% of AMI (very low)	\$24,350	\$608	\$115,883
80% of AMI (moderate)	\$38,960	\$974	\$185,642
100% of AMI (median)	\$48,700	\$1,217	\$231,957

Source: U.S. Department of Housing and Urban Development, 2012

In order to meet state and federal definitions of affordable housing affordability, housing should be affordable for households earning 80 percent of the area median income (moderate income). \$974 is the maximum monthly payment for a mortgage or rent and utilities for a moderate income earning household that is still considered affordable.

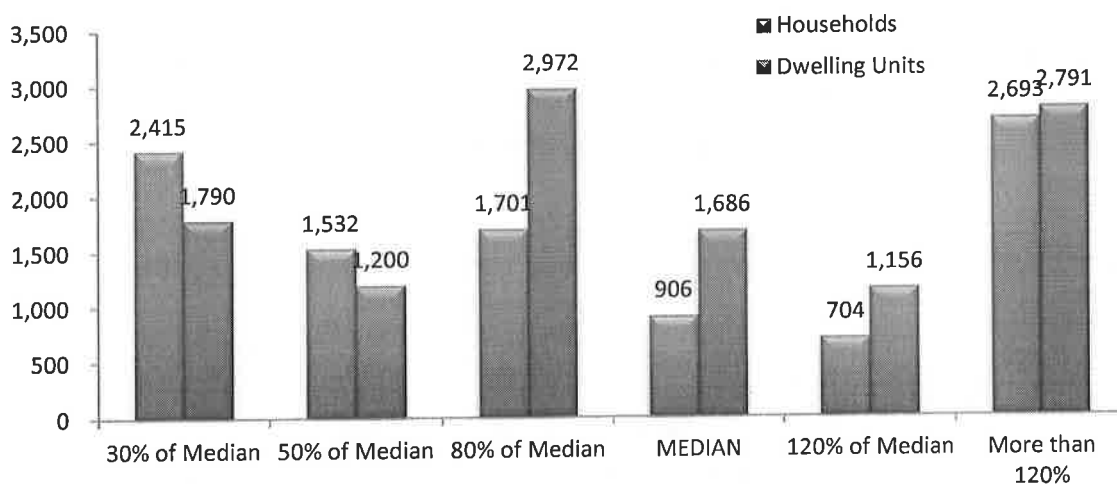
Affordability of home ownership and rental affordability are inherently different. Rental rates do not correlate directly with the market value of homes. Therefore, each will be analyzed individually.

### *Affordability of Home Ownership*

A monthly payment of \$974 would support a mortgage of approximately \$185,642 based on a 30-year fixed rate loan at 4.8% interest. Homes valued at or below \$185,642 are considered affordable for moderate income earning households in Cedar City.

In order to determine whether or not current housing stock is affordable for very low (50% AMI) and extremely low (30% AMI) income earning households a comparison will be used. The chart below compares the total number of households for each income bracket to the total number of dwelling units that are affordable for that income bracket.

### Number of Non-rental Households in Relation to Affordable Dwelling Units



Source: Iron County Assessor; Housing Estimating Model/Software

### Analysis of Housing Affordability – Home Ownership

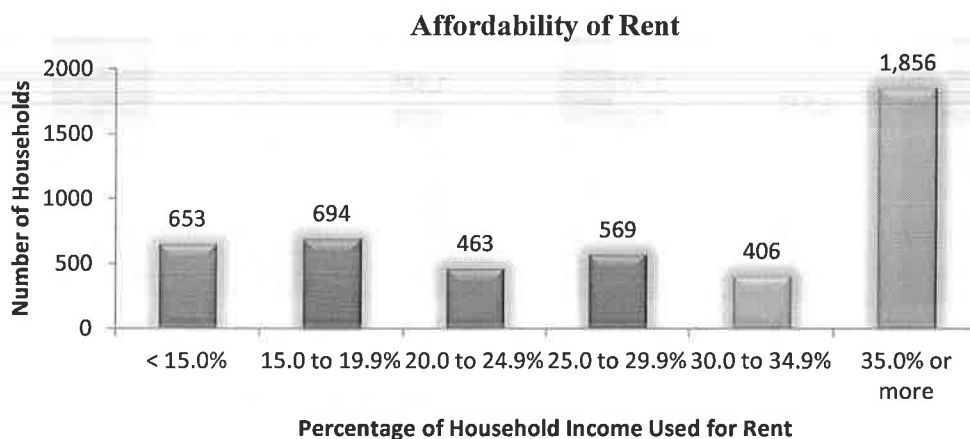
Fifty-seven percent of all households in Cedar City are moderate income households or below. That is a significant portion of the population. However, Cedar City currently has sufficient affordable housing for purchase. Currently, 53% of homes for sale are affordable to moderate income households; 23% are affordable to households earning just 50% of the AMI; and 2% are affordable to those earning just 30% of the AMI.

According to the Iron County Assessor, 51% of the housing stock is affordable for moderate income earning households. Considering that the majority of home ownership options in Cedar City are affordable for moderate income families, it is clear that the current and ongoing land uses policies and practices of the city have not limited affordable housing opportunities for those seeking to purchase a home.

### Affordability of Rent

According to the 2010 Census there are 4,641 households that rent in Cedar City. The median cost to rent a two bedroom apartment is \$630. Households earning a moderate income (80% of AMI) are able to afford the rental rates in Cedar City, however, those households earning 50% of AMI and less cannot. According to an analysis performed using *Housing Estimating Model/Software* there is a \$275 affordability gap for renting households that earn 30% of the AMI and a \$38 gap for renting households that earn 50% of AMI.

Rent rates are not affordable for those earning 50% or less of the area median income, rent is affordable for all other income levels. The City has several options for households seeking affordable rent (see Apartments section of Housing Stock section above), but there is not an adequate supply of low-income units to rent. The waiting list for the rental assistance housing is consistently over three months long. The vacancies at the tax credit properties are only for the more expensive units that are not affordable to households earning less than 50% of AMI. The least expensive units have extremely long waiting lists. This finding is consistent with the chart below, which shows the percentage of income that Cedar City households spend on rent.





The chart indicates that many households are renting a unit that they cannot afford (highlighted in orange). This pattern is indicative that rental options for the extremely low and very low income populations are limited.

### **Analysis of Housing Affordability – Rent**

Rental options for the low and very low income households are limited in Cedar City. 2,262 (49%) households are renting housing that they cannot afford. It is clear that although there are properties for low-income renters, the demand is much higher than the supply of low-income housing.

Much of the demand for affordable housing stems from a high student population at Southern Utah University (SUU). As of 2011, 8,024 students were enrolled at the University, 80% of which were living away from home.<sup>1</sup> There are currently 725 beds on campus, housing approximately 9% of the student population. Recently, a large residence hall, Juniper Hall, was demolished, reducing the number of on-campus units by 300 beds. In order to manage the demand for student housing, SUU is leasing a 97 unit hotel for the 2012-13. In the near term, the University is planning to replace Juniper Hall with a facility of similar size as funding is available, with long term plans to increase housing units by 1,755, to provide on-campus housing options for 25% of the student population.<sup>1</sup>

### ***Special Needs Housing***

It is important for Cedar City to address housing for those with special needs. People with special needs may include the elderly or disabled that live on a fixed income, the homeless, or those otherwise in need of specialized or supportive housing.

There are an estimated 2,489 people who are aged 65 and older living in Cedar City. This is an increase of 880 people since 2000. The senior population now constitutes 8.6% of the total population; up from 7.8% in 2000. By 2020 it is estimated that an additional 983 people aged 65 and older will be living in the City. That is almost a 40% increase in the older adult population from 2010. This increase in the number of older adults can be attributed in part to a localized reflection of the national trend of an aging population.

Currently, there are two properties specifically designated for low income seniors and people with disabilities: the Mountain View Suites complex and the San Jac complex. Mountain View Suites is operated by the Cedar City Housing Authority. There are 20 one bedroom units that are always full. Construction on an additional 20 units is expected to begin in August 2012, and is expected to take anywhere from 4 months to a year to complete. San Jac has 24 units, two of which are accessible for persons with disabilities. San Jac is also almost always full. Each of these facilities requires that the occupant be either over the age of 62 or disabled.

Many of the elderly who own their homes are living on fixed incomes, and their housing affordability is affected by property values, maintenance, and utility costs. Some options

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<sup>1</sup> Southern Utah University Facilities Master Plan, October 2008.

available to assist low income senior citizens are property tax deferred payment programs, tax and mortgage foreclosure prevention services, home rehabilitation and weatherization programs, and utility assistance programs.

Many elderly citizens can no longer remain in their own homes for a variety of reasons. As these citizens move out of their homes, demand for senior rental housing opportunities will increase.

### **Analysis of Special Needs Housing**

Mountain View Suites and San Jac are the only complexes serving Cedar City senior citizens and/or people with disabilities. There are currently 62 affordable housing units total. Each unit has a single bedroom and rent is 30% of the occupant's income. According to the Cedar City Housing Authority and the San Jac property manager, there are rarely any vacancies. The lack of vacancy indicates that the demand for the units is greater than the availability. An additional 20 units in Mountain View Suites was completed in May 2013 to meet the demand for special needs housing. The Cedar City Housing Authority is proactive in seeking opportunities to increase the supply of special needs and low to moderate income housing.

In addition to the housing managed by the Housing Authority, there are other accessible complexes with single bedrooms that can be used as housing for seniors and people with disabilities.

## **Analysis of Impediments to Fair Housing Choice**

The purpose of an Analysis of Impediments is to assess conditions and factors that affect fair housing choice. Impediments to fair housing choice include both actions taken because of race, color, religion, sex, disability, familial status, or national origin to restrict housing choices and actions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Impediments to obtaining affordable housing can often have the effect of limiting housing options for the "protected classes" listed above. Therefore, the analysis focuses both on impediments to fair housing choice and to affordable housing.

### ***Evaluation of Fair Housing Legal Status***

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, religion, color, sex, national origin, familial status, disability or source of income in the rental, purchase and sale of real property. According to The Utah Anti-discrimination and Labor Division, there were three fair housing related complaints in Cedar City between July 1, 2008 and March 1, 2014. Two of these complaints were related to a disability and one was related to retaliation. This compares to 13 complaints in Washington County during the same time period. Although there have been a few fair housing complaints in Cedar City in the last several years, this is not sufficient evidence to suggest that discrimination is an impediment to fair housing choice.

Currently, the only formal mechanism for identifying discrimination cases, based upon the parameters of the Fair Housing Act, is the incident of fair housing complaints. In order to more comprehensively analyze the level of discrimination in the region, it may be necessary to incorporate other methods, such as testing of landlords. However, these methods are not currently being utilized. Cedar City should remain diligent in its efforts to ensure that housing is provided in accordance with the Utah Fair Housing Act.

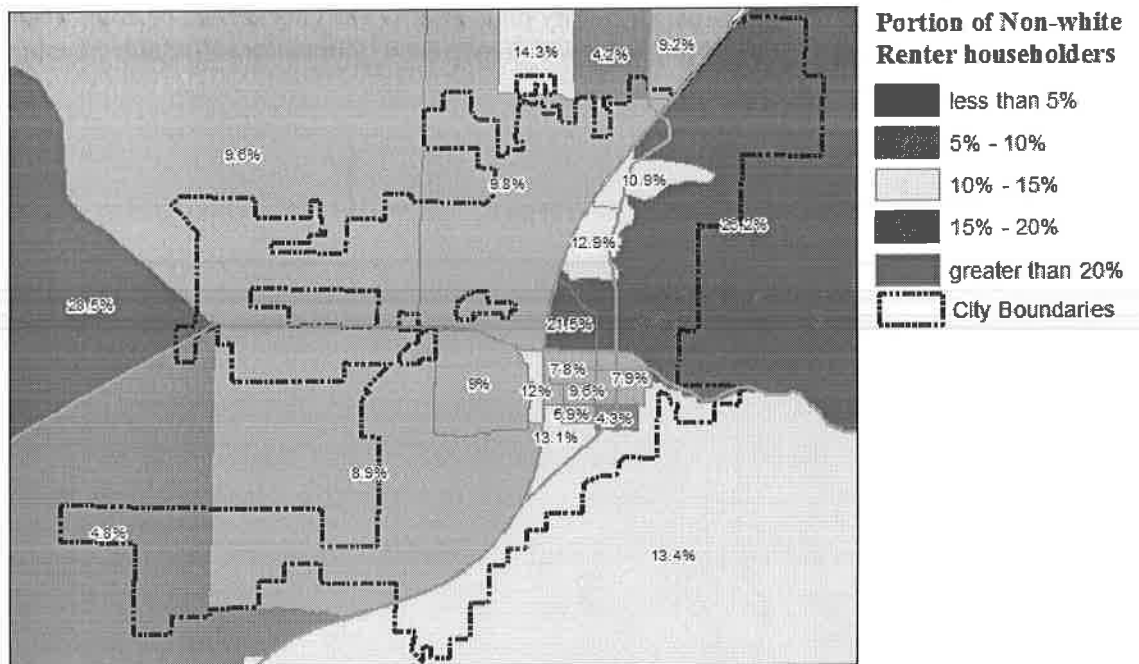
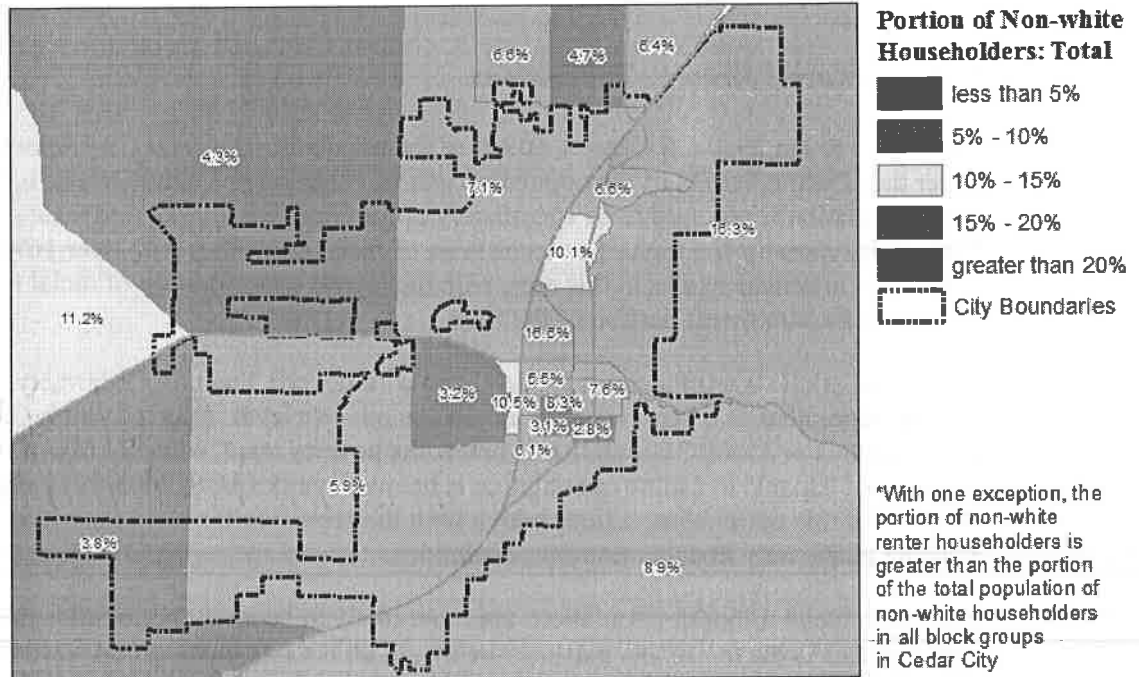
### ***Ethnic and Racial Minority Populations***

According to the 2010 US Census, 10.6% of the population of Cedar City reported a race other than “white.” 7.9% of the population was of Hispanic or Latino Origin; 6.1% of the total population is reported to be specifically of Mexican origin. The northeast portion of Cedar City contains the highest concentration of racial minorities with over 16% racial minorities in census blocks in this area, with the lowest concentration of racial minorities located in the southwest portion of the City.

Racial and ethnic minority status is correlated with poverty level. In Cedar City, 22.1% of the entire population is reported to be below the poverty level. Approximately 28.5% of the “Hispanic or Latino” population is below the poverty level, while 21.9% of the “white alone, not Hispanic or Latino” population is below poverty (ACS, 2008-2012 estimates). Because of this correlation, actions which limit the provision for low to moderate income housing disparately impact minority populations.

Similarly, racial minority populations are more likely to be renter households than owner households. As the maps above display below, in all but one block group within Cedar City, the portion of total renter non-white householders is greater than the total population of non-white householders. Therefore, actions which limit options for rental housing disparately impact minority populations. The City should be cognoscente about instituting policies and practices which may limit options for affordable housing for both renter and owner households.

## Housing Tenure and Race in Cedar City



### ***Analysis of Zoning Ordinances***

In order to evaluate the potential for the development of low to moderate income housing in the community, it is important to understand the regulatory environment for residential housing. Zoning regulations govern the use and lot size, and building size for new developments. These regulations have a direct impact upon the opportunity to provide affordable housing within the community. Because ethnic and racial minority populations are composed of a much higher proportion of low-income earners, zoning regulations have an impact upon providing fair housing to minority populations. In some cases, zoning regulations contain regulations which limit the opportunity to provide rental housing. In addition, zoning sometimes contain barriers toward providing housing targeted to individuals with disabilities. The following is a survey of residential zoning in Cedar City and an analysis of the ordinances expected effect upon providing fair and affordable housing.

#### **Survey of Residential Zoning**

Cedar City allows for the development of single-family, multi-family, and mobile home housing in districts throughout the city. Minimum lot size and building size provisions vary by zone. The following zones allow residential development, as a permitted or conditional use:

- RE Residential Estate: maximum of two lots per acre, single-family and guest houses permitted
- R-1 Residential: minimum lot size- 10,000 sq. ft., minimum building size- 1,000 sq. ft., single-family and guest houses permitted
- R-2 Residential (single unit): minimum lot size- 7,000 sq. ft., minimum building size- 750 sq. ft., single-family, guest houses, residential facilities for persons with a disability permitted
- R-2 Residential (two unit): minimum lot size- 7,000 sq. ft., minimum building size- 750 sq. ft., single-family, guest houses, residential facilities for persons with a disability, twin homes, two family dwellings permitted
- R-3 Residential (single unit): minimum lot size- 6,000 sq. ft., single-family, guest houses, residential facilities for persons with a disability permitted
- R-3 Residential (multiple unit): minimum lot size- 6,000 sq. ft. for one unit, 9,000 for two unit and an additional 1,500 sq. ft. for each additional unit, single-family, guest houses, residential facilities for persons with a disability, and multi-family dwellings permitted, mobile home parks conditional
- CC Central Commercial: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- DC Downtown Commercial: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- HS Highway Service: Apartment Houses permitted
- MU Mixed Use: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- I&M Industrial & Manufacturing: Mobile home park permitted

In addition to the zones listed above, the City has established Residential Development Overlays (RDOs) which provide for higher density development

### **Evaluation of Zoning Code's Effect upon Fair and Affordable Housing**

In general, the Cedar City Zoning Code provides for an opportunity to develop a variety of housing types within the city, including, small and large lot single family, multi-family, and mobile homes. The Cedar City Proposed Land Use Map, which guides future development plans provides for this mix of housing types. In addition, the Zoning Code provides a reasonable opportunity to develop housing for specialized populations. Section 26-XV-2 provides that "a residential facility for persons with a disability shall be a permitted use in any zoning district where a dwelling is allowed."

Although there is an opportunity to provide a variety of housing types within Cedar City, there remains to be a gap between the number of units that are affordable to very low and extremely low income earners, as noted on page 12. The City should be proactive in responding to the demand for housing which is affordable to all income earners. A City should consider a number of strategies to provide a greater opportunity to provide housing for residents of various incomes, including:

- Reviewing the proposed land use map to provide greater opportunities for higher density housing.
- Review the parking ordinance for residential dwellings in Section 26-V-2. Currently, multi-family housing with 4 or more units requires 1.3 stalls per bedroom. This may be overly stringent, making it economically unfeasible to develop multi-family housing.
- Consider providing incentives to develop moderate-income housing in "residential development overlays." This could be provided through a density bonus for new development.
- Consider allowing "guest houses" to be used as rental units. Currently, guest houses are limited to being used for "guests or servants, and not rented, leased, or sold separate."

### ***Summary of Analysis of Impediments***

This analysis of impediments to fair housing choice concludes that there is currently no specific discriminatory policies currently in place that limit fair housing opportunities. However, actions which have the effect of limiting affordable housing also have the effect of limiting fair housing opportunities. As described, racial and ethnic minority households in Cedar City are more likely to be renters and low income than non-minority populations. The City should pursue strategies which provide for a variety of housing types to meet the needs of all segments of the population.

## Gaps and Needs in Affordable Housing

**Gap 1** — Many of the very low and extremely low income earning households do not have sufficient opportunity to purchase affordable housing.

**Need** — 957 households in Cedar City that earn less than \$24,350 per year need the ability to purchase housing they cannot afford under traditional lending standards.

**Gap 2** — Many of the very low and extremely low income earning households do not have sufficient opportunity to rent affordable housing.

**Need** — 2,262 households in Cedar City are renting housing that they cannot afford. Additional affordable single family and multifamily rental units are needed.

**Gap 3** — Many homes are older than 30 years old, and several others are either deteriorated or dilapidated.

**Need** — 79 homes are severely deteriorated or dilapidated, and need rehabilitation. 3,326 homes are older than 30 years and require ongoing maintenance.

## Goals, Objectives, Strategies

### *Goal 1: Increase Opportunities to Purchase Affordable Housing to Provide Housing Choice for Very Low and Extremely Low Income Earning Households*

**Objective** — Actively encourage the provision of additional housing options such as affordable single family or multi-family housing for very low income (50% AMI) and extremely low income (30% AMI) households.

**Strategy 1** — Promote programs such as the USDA Rural Development Direct Loan or Guarantee Loan that assist low-income households to purchase a home. The direct loan program lowers the interest rate, and effectively increases the purchasing power of the home owner.

### *Goal 2: Increase Affordable Rental Opportunities to Provide Housing Choice for Very Low and Extremely Low Income Earning Households*

**Objective** — Actively encourage the provision of affordable rental units for very low income (50% AMI) and extremely low income (30% AMI) households.

**Strategy 1** — Continue to support and work with the Cedar City Housing Authority's efforts to address affordable housing needs in the City.

**Strategy 2** — Promote and facilitate adaptive reuse development by identifying and inventorying acceptable sites for developers and realtors.

**Strategy 3** – Review Zoning Ordinance and Future Land Use Map to ensure that there is sufficient opportunity to develop affordable rental housing.

***Goal 3: Rehabilitate and Weatherize Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Cedar City***

**Objective 1** — Encourage maintaining the existing housing stock by rehabilitating severely deteriorated and dilapidated homes.

**Strategy** — Promote the use of the Single Family Rehabilitation and Reconstruction Program and the USDA Rural Development Housing Program to extremely low to moderate income households. These programs offer low-interest loans and grants for maintaining and rehabilitating housing.

**Objective 2** — Weatherize existing housing in order to increase housing affordability by reducing monthly energy costs.

**Strategy** — Help locate moderate to extremely low income families that need weatherization assistance. Assist these households to contact the Five County Association of Governments Weatherization Program. The Weatherization program lowers monthly utility bills by making housing more energy efficient.

### Benchmarks

The goals, objectives, and strategies should be evaluated on an annual basis to determine if the goals have been met. If the strategies are not achieving the listed goals, the strategies should be amended.

### Priorities and Timelines

The following table summarizes the affordable housing goals. It lists how many of each type of unit is needed, how the goal can be attained, and when the goal will be needed.

Type	# Units Needed	How Attained	When needed
Affordable Single Family housing for purchase	N/A	Promote USDA Rural Development loan programs	Now
Affordable Single Family and Multi-Family Units	60-80	Housing Authority, Adaptive Reuse, Review Ordinances	Now
Existing Housing Stock	N/A	Promote federal and state funded rehabilitation and weatherization programs	Now

This Plan was prepared for Cedar City by the Five County Association of Governments Staff.

**Contact:** Levi Roberts, Associate Planner, [lroberts@fivecounty.utah.gov](mailto:lroberts@fivecounty.utah.gov), (435) 673-3548



CEDAR CITY RESOLUTION NO. 12-1010

A RESOLUTION ADOPTING THE 2012 CEDAR CITY AFFORDABLE HOUSING PLAN

**WHEREAS**, Utah State Statute requires each City to adopt long range plans relating to meeting affordable and/or moderate income housing needs within the City; and

**WHEREAS**, long term projections for Cedar City include projected growth and increased need for moderate income housing; and

**WHEREAS**, the 2012 affordable housing plan identifies gaps in the City's existing housing stock; things needed to fill the gaps; and goals, objectives, and strategies to provide affordable housing in Cedar City.

**NOW THEREFORE**, be it resolved by the City Council of Cedar City, Iron County, State of Utah that the 2012 affordable housing plan, attached hereto and incorporated herein as exhibit #1, is hereby adopted as the City's affordable housing plan.

Dated this 15<sup>th</sup> day of October, 2012.

[SEAL]  
ATTEST:



Joe Burgess  
JOE BURGESS  
MAYOR

Renon Savage  
RENON SAVAGE  
RECORDER



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2012

## Cedar City: Affordable Housing Plan



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Adopted by the Cedar City Council- October 3, 2012.  
Amended – XX, XX, 2014

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# Cedar City: Affordable Housing Plan

## Executive Summary

The intent of this affordable housing plan is to help ensure that Cedar City provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Cedar City.

The population of Cedar City is expected to increase over the next 10 years. More than half of all Cedar City households are earning a moderate income or less, which means that demand for affordable home ownership and rental opportunities will increase.

There is a surplus of housing in Cedar City that should be sufficient to satisfy the rising population demands for moderate income housing. But almost one-third of the existing housing stock in the city is more than 30 years old. In order to maintain a healthy housing stock capable of providing safe, habitable, and affordable living conditions for residents, active maintenance and improvements to the housing stock is necessary.

The *Housing Estimating Model/Software*, provided by the Utah State Department of Community and Culture and Lotus Community Development Institute, indicates that moderate income households in Cedar City have sufficient affordable rental and homeownership opportunities. ~~The abundance of affordable housing indicates that the current zoning, land use, and regulations are not inhibitive to affordable housing opportunities.~~

Even though moderate income earning households have sufficient affordable housing options, the *Housing Estimating Model/Software* indicates that households earning less than a moderate income do not have sufficient opportunity to purchase or rent affordable homes. The City should review its zoning ordinance to ensure that there is adequate opportunity to develop a sufficient supply of a variety of housing types to meet the need of the diverse population.

The following goals are recommended to maintain adequate affordable housing choice for all those who wish to reside in Cedar City:

- Increase Opportunities to Purchase Affordable Housing to Provide Housing Choice for Very Low and Extremely Low Income Earning Households by promoting use of the USDA Rural Development loan programs.
- Increase Affordable Rental Opportunities to Provide Housing Choice for All Income Ranges by allowing accessory apartments, reviewing the zoning ordinance to provide for more opportunities to develop and provide affordable rental housing. and working with the Cedar City Housing Authority.

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- Rehabilitate Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Cedar City by promoting federal and state funded home rehabilitation and weatherization programs.

## Introduction

In 1996 the Utah Legislature passed House Bill 295 requiring cities and counties to include an affordable housing element as part of the general plan. Housing is considered affordable when moderate income households spend no more than 30% of their gross monthly income on housing expenses.

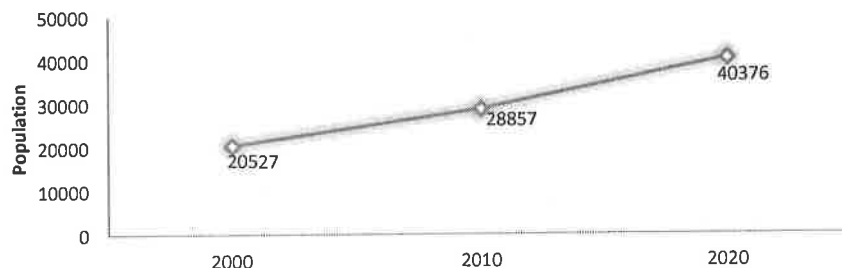
The intent of this affordable housing plan is to ensure that Cedar City provides a reasonable opportunity for a variety of housing, including moderate income housing, to meet the needs of the population desiring to live in Cedar City. Moderate income housing should be encouraged to allow persons with moderate incomes to fully participate in, and benefit from all aspects of neighborhood and community life.

## Demographics

### *Population and Growth*

Since 2000 Cedar City has seen the population increase by 8,330 people to bring the total population to 28,857 in 2010. According to the Governor's Office of Planning & Budget the annual growth rate has averaged 3.84% over the last 10 years, but is expected to decrease to an annual average of 3.05% over the next 10 years. If the projected growth rate is realized, Cedar City will gain 11,519 new residents by 2020. The graph below shows the population projection for the next 10 years.

**Cedar City Population Projections**



Source: Governor's Office of Planning & Budget

### **Analysis of Population and Growth**

The projected population increase of 11,519 new residents in the next 10 years is significant because 3,840 new households will need a place to live in Cedar City. By dividing the estimated population increase by Cedar City's average household size (2.94) the total number of new households can be calculated ( $11,519/2.94 = 3,918$ ).

There are an estimated 1,152 non-seasonally vacant dwelling units in Cedar City according to the 2010 US Census. Seasonally vacant housing is housing units that are vacant during a specific season, and are for recreational or occasional use. Although it is likely that many of the future residents will fill some of the vacant units, the vacant housing stock will not be sufficient to accommodate all of the estimated households over the next 10 years. In addition, the existing housing stock will have to be maintained and in some cases, rehabilitated, in order for the units to be safe, decent places to live.

Households that earn a moderate income and less make up 57% of the population. Of the 4,189 new households that move to Cedar City over the next 10 years, 2,233 will need affordable housing options. To meet this need on a yearly basis, 223 affordable housing units will be needed.

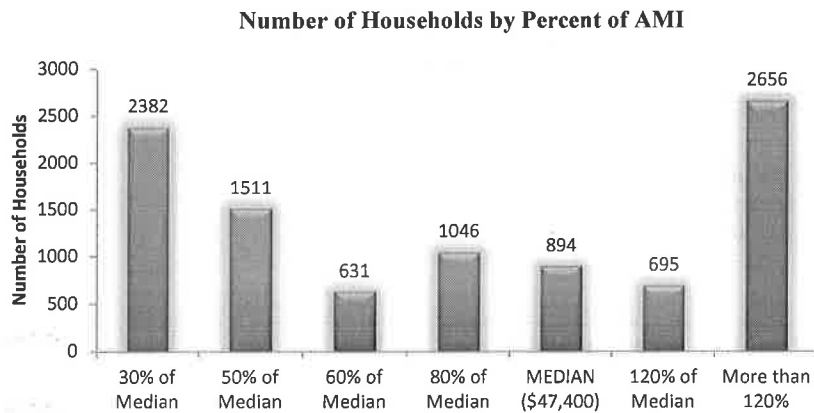
According to the Housing Estimating Software, Cedar City currently has a surplus of affordable housing units for households that purchase a home. However, it is important to provide adequate opportunities for low to moderate income households to rent as well. According to current estimates, 107 of the future households will need an affordable rental each year, and the other 116 will likely purchase their home.

### ***Income***

Analyzing the income of Cedar City's residents is critical to understanding the affordable housing need for the city. Household income is used to determine housing affordability. First, the standards used to identify when housing is affordable will be discussed. Next, the cost for housing in the city will be analyzed by using existing home values, homes for sale, and market rental rates. Finally, housing costs will be compared with household income levels to determine whether or not Cedar City's housing is affordable to moderate income households.

Because the cost of living is relative to the area in which the residents live and to household size, the U.S. Department of Housing and Urban Development (HUD) has created a measure called the Area Median Income (AMI). The AMI is the standard to determine housing affordability. The chart below converts household income levels into AMI, and illustrates the number of Cedar City households whose total income falls within each income bracket.





Source: Census 2010; Housing Estimating Model/Software

### Analysis of Income

5,571 (57%) households in Cedar City earn a moderate income or less. A moderate income in Cedar City is 80% of the area median income, or \$37,920 annually. Perhaps even more important, 2,382 (24%) households in Cedar City earn just 30% of the area median income, or \$14,220 annually. The households that earn just 30% of the area median income find it very difficult to live within the affordable housing guidelines since they cannot afford average market rental rates. It is vital to the well-being of the community that households of all income levels have housing options.

## Housing Stock

### *Housing Occupancy and Vacancy*

According to the 2010 U.S. Census there are 10,860 housing units in Cedar City. 9,469 (87%) of the units were occupied while 1,391 (13%) were vacant. Of the 9,469 occupied housing units, 4,964 (52%) were owner occupied, and 4,505 (48%) of the units were rented.

### Single-Family Housing

The 2010 American Community Survey estimates that Cedar City has 5,576 single-family detached units and 542 mobile home/trailer units.

### Multi-family Housing

The 2010 American Community Survey estimates that Cedar City has 765 townhome units; 1,747 duplex, tri-plex and four-plex units; and 2,054 apartments and condominium units. Multi-family housing units are scattered throughout the city and are found in the same neighborhoods as single family dwellings. There are also several multi-family housing complexes that offer affordable housing through rental assistance programs and/or tax credit programs.

The following chart lists the affordable housing options available in Cedar City. All of the properties listed have units that are accessible to people with disabilities. The properties identified with an asterisk (\*) are only available for seniors or people with disabilities.

Apartment Name	Units	Vacant	# Bedrooms/Unit	Rent
Sunset Ridge	118	0	3 and 4	--
Northfield Associates	69	3	1 and 2	\$465 and \$550
Southgate	62	2	2 and 3	\$375 and \$450
Kensington Place	61	4	2 and 3	\$475 and \$560
Kensington East	52	4	2 and 3	\$475 and \$560
Southgate II	42	2	2 and 3	\$375 to \$650
Iron Wood	28	0	1 and 2	30% of income
Wedgewood	25	1	1 and 2	30% of income
Canyon Park	25	2	1 and 2	30% of income
San Jac*	24	0	1	30% of income
Cedar Garden Villa	22	0	2 and 3	30% of income
Kensington East II	20	0	2	30% of income
Cedar Park	19	0	2	30% of income
Mountain View Suites*	<del>18</del> 38	0	1	30% of income
Four-Plex	4	0	2	\$450
Transitional Housing	4	1	2	30% of income
Duplex	2	0	2 and 3	\$450 and \$600

Source: Cedar City Housing Authority; Five County Association of Governments, December 2011

A new complex, Mountain View Suites II, is set to begin construction in August of 2012. The complex will provide 20 additional housing units for seniors and people with disabilities.

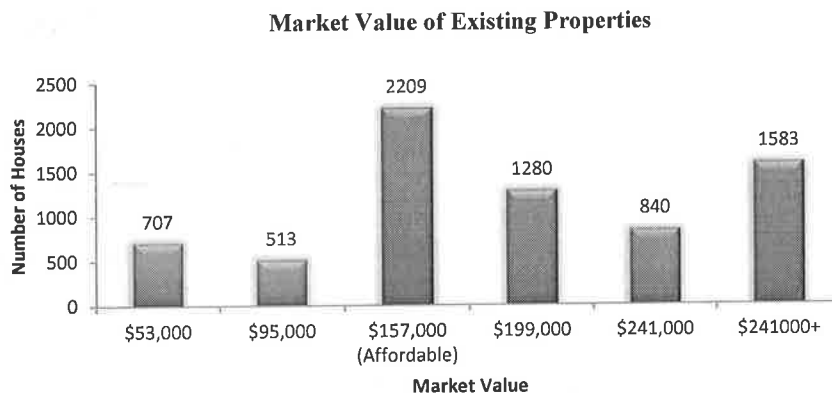
A housing survey was posted online at [cedarcity.org](http://cedarcity.org) in order to capture responses pertaining to various housing matters. Of the total surveys compiled, 66% of the respondents indicated that low-income families and individuals do not have sufficient housing options that fit their needs.

When asked what type of additional housing they believed was necessary in Cedar City in the next 5-10 years:

- 42% indicated low-income housing
- 33% indicated multi-family housing (townhouse, condominiums, and/or apartments), and 50% indicated senior housing.

### ***Value of Existing Housing Stock***

The current market value of the housing stock is used to determine affordability of home ownership. The chart below shows the current market values of existing homes in Cedar City according to the Iron County Assessor.



Source: Iron County Assessor, 2010

### ***Cedar City Real Estate***

Property research conducted on [www.realtor.com](http://www.realtor.com) indicates that there are currently 155 total properties for sale in Cedar City as of February 16, 2012. The median asking price is \$143,000. The average number of bedrooms per housing unit is 3.8. The real estate listings have been divided into single-family and multi-family housing to provide more detail specific to the respective housing type.

#### **Single-Family Housing for Sale**

There are 134 single-family homes for sale in Cedar City with a median asking price of \$159,900. The average number of bedrooms per housing unit is 4. Of the 134 homes, 49% (66) of the homes for sale are listed below \$157,000, which is an affordable home to

moderate income households; 21.6% (29) of the houses are below \$95,000, which is affordable for very low income households; and 2.2% (3) of the houses are affordable to extremely low income households.

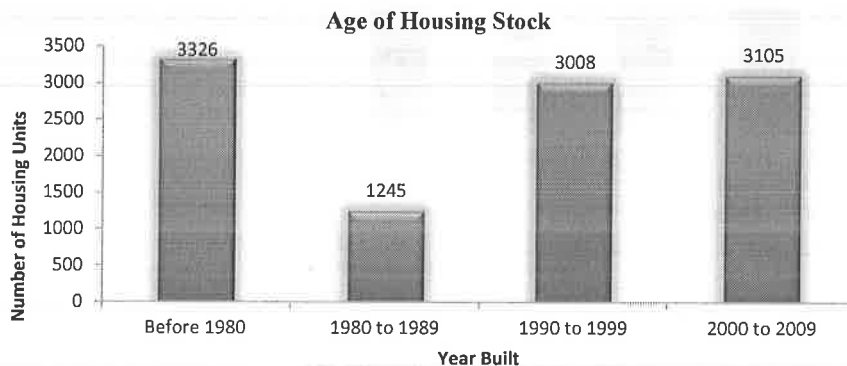
There are 4 mobile homes with a median asking price of \$12,500. The average number of bedrooms per mobile home is 3. All of the mobile homes listed are affordable to extremely low income households.

#### **Multi-Family Housing for Sale**

There are 17 multi-family properties (condominiums and townhomes) for sale with a median asking price of \$110,000. The average number of bedrooms per housing unit is 3. All but one of the properties (94%) is available for less than \$157,000, which is affordable for moderate income households; 35% (6) are listed below \$95,000, which is affordable for very low income households; and none are affordable for extremely low income households.

#### **Age of Housing Stock**

30% of the housing units in the City are more than 30 years old. Due to the age of the housing stock, rehabilitation efforts is likely necessary. Construction has gradually increased over the last 30 years. The following chart shows the age of existing housing stock.



Source: U.S. Census, 2000 & 2010

#### **Subdivision and Infill Lots**

According to information obtained from Cedar City's engineering department, the City had 97 subdivisions that had improvements made to them. 13 other subdivisions were planned, but have never materialized. According to the City's building department, at the time of this writing there are 1,274 buildable lots that are vacant.

### ***Condition of Housing Stock***

A moderate amount of housing (30%) is more than 30 years old. Homes older than 30 years generally require more rehabilitation than newer homes. According to a housing condition survey conducted by the Five County Association of Governments in 2009, 79 homes (1.1%) are either severely deteriorated or dilapidated, which is a slightly lower percentage than other cities in Iron County. Severely deteriorated homes are those that are beyond acceptable limits, and need several major repairs; while dilapidated homes are uninhabitable, and need to be completely replaced.

In order to maintain an affordable housing stock the deteriorating units must be identified and rehabilitated before severe dilapidation occurs, and home replacement becomes necessary. Rehabilitating the deteriorating housing stock is a cost effective measure to maintain the housing stock, prevent dilapidation, and increase affordability.

### **Housing Affordability**

The Utah State Department of Community and Culture and Lotus Community Development Institute created the *Guidebook for the Development of Community-Based Housing* to assist communities to better understand how they can be a partner in actively promoting and developing additional housing opportunities. One of the initiatives which this consortium promotes is their *Housing Estimating Model/Software for Tracking Attainable Housing Needs*. The software is designed to help evaluate housing affordability, demand, and potential market opportunities for attainable lifecycle housing and other affordable housing.

The *Housing Estimating Model/Software* was used to determine moderate income housing needs for Cedar City. The *Housing Estimating Model/Software* uses many data inputs including: income, mortgage and shelter costs, jobs per worker, workers per household, housing costs, and rent rates to name a few. Based on the information provided, the housing estimating model illustrates gaps in housing affordability.

According to current State and Federal definitions, housing is considered affordable when a household spends no more than 30% of their annual income on housing expenses, including mortgage or rent and utilities. In Iron County, Utah, the 2012 area median income (AMI) was \$48,700 annually or \$4,058 monthly. Mortgage or rent and utilities should not exceed \$1,217 per month for a median income earning household in Cedar City.

The purpose of this plan is to ensure that housing is affordable for all income levels, not just those earning a median income or higher. The same affordability standards apply to households that earn less than the area median income. For example, a moderate income household in Cedar City earns 80% of the area median income — that's \$38,960 annually or \$3,246 monthly. Mortgage or rent and utilities should not exceed \$974 per month for a moderate income household. The table below summarizes the maximum monthly affordable housing costs for several income levels in Cedar City.

**Maximum Housing Allocation (30% of Gross Income)**

Income Level	Yearly Gross Income	Monthly Mortgage or Rent with Utilities	Maximum Home Purchase
30% of AMI (extremely low)	\$14,610	\$365	\$69,568
50% of AMI (very low)	\$24,350	\$608	\$115,883
80% of AMI (moderate)	\$38,960	\$974	\$185,642
100% of AMI (median)	\$48,700	\$1,217	\$231,957

Source: U.S. Department of Housing and Urban Development, 2012

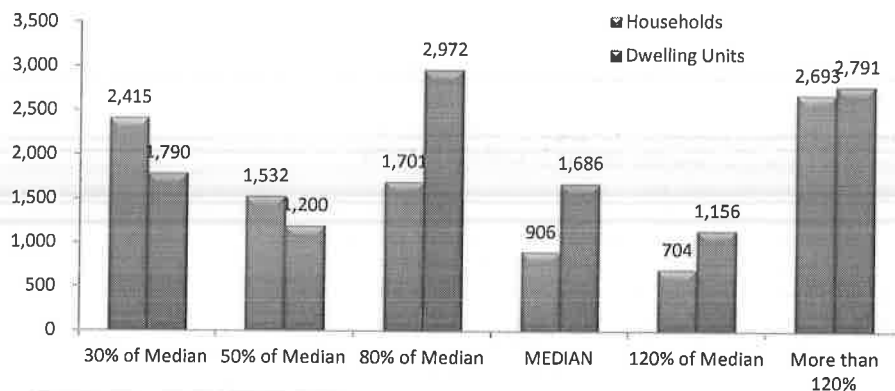
In order to meet state and federal definitions of affordable housing affordability, housing should be affordable for households earning 80 percent of the area median income (moderate income). \$974 is the maximum monthly payment for a mortgage or rent and utilities for a moderate income earning household that is still considered affordable.

Affordability of home ownership and rental affordability are inherently different. Rental rates do not correlate directly with the market value of homes. Therefore, each will be analyzed individually.

***Affordability of Home Ownership***

A monthly payment of \$974 would support a mortgage of approximately \$185,642 based on a 30-year fixed rate loan at 4.8% interest. Homes valued at or below \$185,642 are considered affordable for moderate income earning households in Cedar City.

In order to determine whether or not current housing stock is affordable for very low (50% AMI) and extremely low (30% AMI) income earning households a comparison will be used. The chart below compares the total number of households for each income bracket to the total number of dwelling units that are affordable for that income bracket.

**Number of Non-rental Households in Relation to Affordable Dwelling Units**

Source: Iron County Assessor; Housing Estimating Model/Software

### **Analysis of Housing Affordability – Home Ownership**

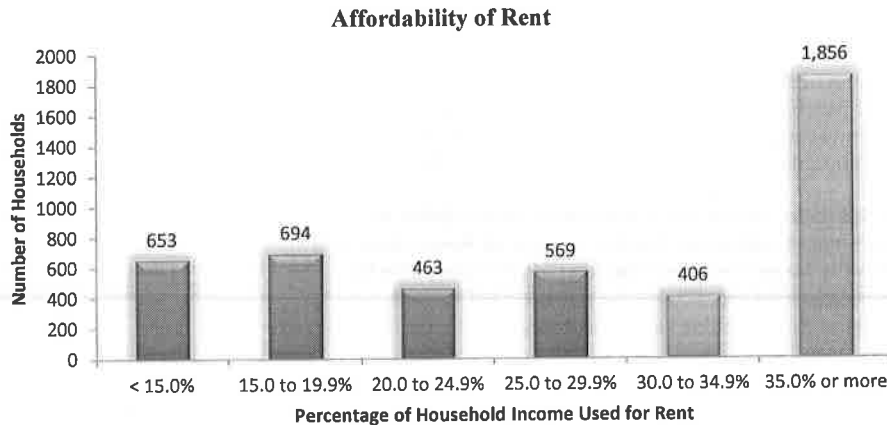
Fifty-seven percent of all households in Cedar City are moderate income households or below. That is a significant portion of the population. However, Cedar City currently has sufficient affordable housing for purchase. Currently, 53% of homes for sale are affordable to moderate income households; 23% are affordable to households earning just 50% of the AMI; and 2% are affordable to those earning just 30% of the AMI.

According to the Iron County Assessor, 51% of the housing stock is affordable for moderate income earning households. Considering that the majority of home ownership options in Cedar City are affordable for moderate income families, it is clear that the current and ongoing land uses policies and practices of the city have not limited affordable housing opportunities for those seeking to purchase a home.

### ***Affordability of Rent***

According to the 2010 Census there are 4,641 households that rent in Cedar City. The median cost to rent a two bedroom apartment is \$630. Households earning a moderate income (80% of AMI) are able to afford the rental rates in Cedar City, however, those households earning 50% of AMI and less cannot. According to an analysis performed using *Housing Estimating Model/Software* there is a \$275 affordability gap for renting households that earn 30% of the AMI and a \$38 gap for renting households that earn 50% of AMI.

Rent rates are not affordable for those earning 50% or less of the area median income, rent is affordable for all other income levels. The City has several options for households seeking affordable rent (see Apartments section of Housing Stock section above), but there is not an adequate supply of low-income units to rent. The waiting list for the rental assistance housing is consistently over three months long. The vacancies at the tax credit properties are only for the more expensive units that are not affordable to households earning less than 50% of AMI. The least expensive units have extremely long waiting lists. This finding is consistent with the chart below, which shows the percentage of income that Cedar City households spend on rent.



The chart indicates that many households are renting a unit that they cannot afford (highlighted in orange). This pattern is indicative that rental options for the extremely low and very low income populations are limited.

#### **Analysis of Housing Affordability – Rent**

Rental options for the low and very low income households are limited in Cedar City. 2,262 (49%) households are renting housing that they cannot afford. It is clear that although there are properties for low-income renters, the demand is much higher than the supply of low-income housing.

Much of the demand for affordable housing stems from a high student population at Southern Utah University (SUU). As of 2011, 8,024 students were enrolled at the University, 80% of which were living away from home.<sup>1</sup> There are currently 725 beds on campus, housing approximately 9% of the student population. Recently, a large residence hall, Juniper Hall, was demolished, reducing the number of on-campus units by 300 beds. In order to manage the demand for student housing, SUU is leasing a 97 unit hotel for the 2012-13. In the near term, the University is planning to replace Juniper Hall with a facility of similar size as funding is available, with long term plans to increase housing units by 1,755, to provide on-campus housing options for 25% of the student population.<sup>1</sup>

#### **Special Needs Housing**

It is important for Cedar City to address housing for those with special needs. People with special needs may include the elderly or disabled that live on a fixed income, the homeless, or those otherwise in need of specialized or supportive housing.

<sup>1</sup> Southern Utah University Facilities Master Plan, October 2008.



There are an estimated 2,489 people who are aged 65 and older living in Cedar City. This is an increase of 880 people since 2000. The senior population now constitutes 8.6% of the total population; up from 7.8% in 2000. By 2020 it is estimated that an additional 983 people aged 65 and older will be living in the City. That is almost a 40% increase in the older adult population from 2010. This increase in the number of older adults can be attributed in part to a localized reflection of the national trend of an aging population.

Currently, there are two properties specifically designated for low income seniors and people with disabilities: the Mountain View Suites complex and the San Jac complex. Mountain View Suites is operated by the Cedar City Housing Authority. There are 20 one bedroom units that are always full. Construction on an additional 20 units is expected to begin in August 2012, and is expected to take anywhere from 4 months to a year to complete. San Jac has 24 units, two of which are accessible for persons with disabilities. San Jac is also almost always full. Each of these facilities requires that the occupant be either over the age of 62 or disabled.

Many of the elderly who own their homes are living on fixed incomes, and their housing affordability is affected by property values, maintenance, and utility costs. Some options available to assist low income senior citizens are property tax deferred payment programs, tax and mortgage foreclosure prevention services, home rehabilitation and weatherization programs, and utility assistance programs.

Many elderly citizens can no longer remain in their own homes for a variety of reasons. As these citizens move out of their homes, demand for senior rental housing opportunities will increase.

#### **Analysis of Special Needs Housing**

Mountain View Suites and San Jac are the only complexes serving Cedar City senior citizens and/or people with disabilities. There are currently 42-62 affordable housing units total. Each unit has a single bedroom and rent is 30% of the occupant's income. According to the Cedar City Housing Authority and the San Jac property manager, there are rarely any vacancies. The lack of vacancy indicates that the demand for the units is greater than the availability. In order to meet the demand, an additional 20 units in Mountain View Suites will be constructed-completed starting in August 2012-May 2013 to meet the demand for special needs housing. The Cedar City Housing Authority is proactive in seeking opportunities to increase the supply of special needs and low to moderate income housing.

In addition to the housing managed by the Housing Authority, there are other accessible complexes with single bedrooms that can be used as housing for seniors and people with disabilities.

### **Analysis of Impediments to Fair Housing Choice**

The purpose of an Analysis of Impediments is to assess conditions and factors that affect fair housing choice. Impediments to fair housing choice include both actions taken because of race, color, religion, sex, disability, familial status, or national origin to restrict housing choices and actions which have the effect of restricting housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin. Impediments to obtaining affordable housing can often have the effect of limiting housing options for the "protected classes" listed above. Therefore, the analysis focuses both on impediments to fair housing choice and to affordable housing.

Field Code Changed

### **Evaluation of Fair Housing Legal Status**

Utah's Fair Housing Act (Utah Code Annotated §57-21-1) prohibits discrimination on the basis of race, religion, color, sex, national origin, familial status, disability or source of income in the rental, purchase and sale of real property. According to The Utah Anti-discrimination and Labor Division, there were three fair housing related complaints in Cedar City between July 1, 2008 and March 1, 2014. Two of these complaints were related to a disability and one was related to retaliation. This compares to 13 complaints in Washington County during the same time period. Although there have been a few fair housing complaints in Cedar City in the last several years, this is not sufficient evidence to suggest that discrimination is an impediment to fair housing choice.

Field Code Changed

Currently, the only formal mechanism for identifying discrimination cases, based upon the parameters of the Fair Housing Act, is the incident of fair housing complaints. In order to more comprehensively analyze the level of discrimination in the region, it may be necessary to incorporate other methods, such as testing of landlords. However, these methods are not currently being utilized. Cedar City should remain diligent in its efforts to ensure that housing is provided in accordance with the Utah Fair Housing Act.

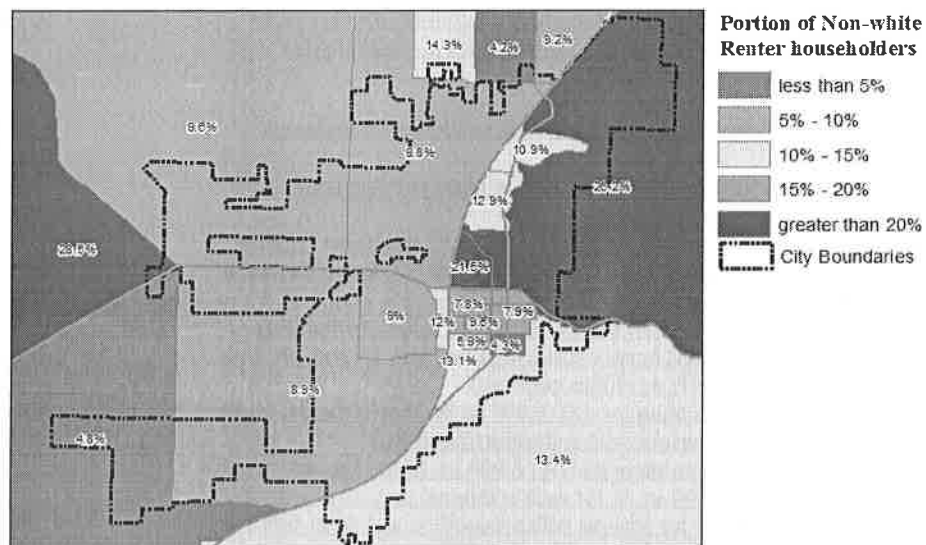
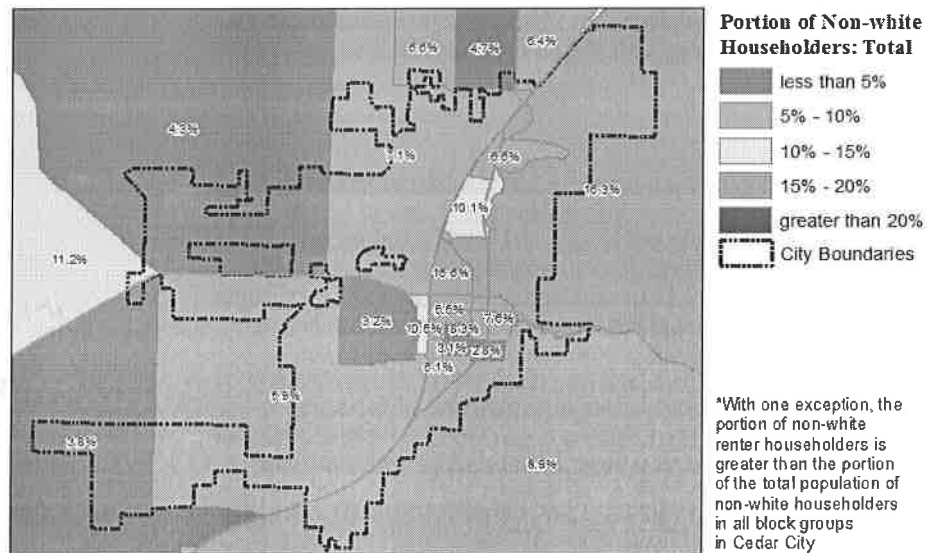
Field Code Changed

### **Ethnic and Racial Minority Populations**

According to the 2010 US Census, 10.6% of the population of Cedar City reported a race other than "white." 7.9% of the population was of Hispanic or Latino Origin; 6.1% of the total population is reported to be specifically of Mexican origin. The northeast portion of Cedar City contains the highest concentration of racial minorities with over 16% racial minorities in census blocks in this area, with the lowest concentration of racial minorities located in the southwest portion of the City.

Racial and ethnic minority status is correlated with poverty level. In Cedar City, 22.1% of the entire population is reported to be below the poverty level. Approximately 28.5% of the "Hispanic or Latino" population is below the poverty level, while 21.9% of the "white alone, not Hispanic or Latino" population is below poverty (ACS, 2008-2012 estimates). Because of this correlation, actions which limit the provision for low to moderate income housing disparately impact minority populations.

## Housing Tenure and Race in Cedar City



Similarly, racial minority populations are more likely to be renter households than owner households. As the maps above display below, in all but one block group within Cedar City, the portion of total renter non-white householders is greater than the total population of non-white householders. Therefore, actions which limit options for rental housing disparately impact minority populations. The City should be cognoscente about instituting policies and practices which may limit options for affordable housing for both renter and owner households.

### Analysis of Zoning Ordinances

In order to evaluate the potential for the development of low to moderate income housing in the community, it is important to understand the regulatory environment for residential housing. Zoning regulations govern the use and lot size, and building size for new developments. These regulations have a direct impact upon the opportunity to provide affordable housing within the community. Because ethnic and racial minority populations are composed of a much higher proportion of low-income earners, zoning regulations have an impact upon providing fair housing to minority populations. In some cases, zoning regulations contain regulations which limit the opportunity to provide rental housing. In addition, zoning sometimes contain barriers toward providing housing targeted to individuals with disabilities. The following is a survey of residential zoning in Cedar City and an analysis of the ordinances expected effect upon providing fair and affordable housing.

### Survey of Residential Zoning

Cedar City allows for the development of single-family, multi-family, and mobile home housing in districts throughout the city. Minimum lot size and building size provisions vary by zone. The following zones allow residential development, as a permitted or conditional use:

- RE Residential Estate: maximum of two lots per acre, single-family and guest houses permitted
- R-1 Residential: minimum lot size- 10,000 sq. ft., minimum building size- 1,000 sq. ft., single-family and guest houses permitted
- R-2 Residential (single unit): minimum lot size- 7,000 sq. ft., minimum building size- 750 sq. ft., single-family, guest houses, residential facilities for persons with a disability permitted
- R-2 Residential (two unit): minimum lot size- 7,000 sq. ft., minimum building size- 750 sq. ft., single-family, guest houses, residential facilities for persons with a disability, twin homes, two family dwellings permitted
- R-3 Residential (single unit): minimum lot size- 6,000 sq. ft., single-family, guest houses, residential facilities for persons with a disability permitted
- R-3 Residential (multiple unit): minimum lot size- 6,000 sq. ft. for one unit, 9,000 for two unit and an additional 1,500 sq. ft. for each additional unit, single-family, guest houses, residential facilities for persons with a disability, and multi-family dwellings permitted, mobile home parks conditional

- CC Central Commercial: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- DC Downtown Commercial: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- HS Highway Service: Apartment Houses permitted
- MU Mixed Use: Apartment Houses, dwelling units, residential facilities for persons with a disability permitted
- I&M Industrial & Manufacturing: Mobile home park permitted

In addition to the zones listed above, the City has established Residential Development Overlays (RDOs) which provide for higher density development

#### **Evaluation of Zoning Code's Effect upon Fair and Affordable Housing**

In general, the Cedar City Zoning Code provides for an opportunity to develop a variety of housing types within the city, including, small and large lot single family, multi-family, and mobile homes. The Cedar City Proposed Land Use Map, which guides future development plans provides for this mix of housing types. In addition, the Zoning Code provides a reasonable opportunity to develop housing for specialized populations. Section 26-XV-2 provides that "a residential facility for persons with a disability shall be a permitted use in any zoning district where a dwelling is allowed."

Although there is an opportunity to provide a variety of housing types within Cedar City, there remains to be a gap between the number of units that are affordable to very low and extremely low income earners, as noted on page 12. The City should be proactive in responding to the demand for housing which is affordable to all income earners. A City should consider a number of strategies to provide a greater opportunity to provide housing for residents of various incomes, including:

- Reviewing the proposed land use map to provide greater opportunities for higher density housing.
- Review the parking ordinance for residential dwellings in Section 26-V-2. Currently, multi-family housing with 4 or more units requires 1.3 stalls per bedroom. This may be overly stringent, making it economically unfeasible to develop multi-family housing.
- Consider providing incentives to develop moderate-income housing in "residential development overlays." This could be provided through a density bonus for new development.
- Consider allowing "guest houses" to be used as rental units. Currently, guest houses are limited to being used for "guests or servants, and not rented, leased, or sold separate."

#### **Summary of Analysis of Impediments**

This analysis of impediments to fair housing choice concludes that there is currently no specific discriminatory policies currently in place that limit fair housing opportunities. However, actions which have the effect of limiting affordable housing also have the

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effect of limiting fair housing opportunities. As described, racial and ethnic minority households in Cedar City are more likely to be renters and low income than non-minority populations. The City should pursue strategies which provide for a variety of housing types to meet the needs of all segments of the population.

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## Gaps and Needs in Affordable Housing

In order to identify appropriate goals, objectives, and strategies, gaps and needs must be identified. A gap is a term used to describe a missing component while a need describes what is required to fill the gap. For example, in the game of musical chairs there are never enough seats for everyone—that is the gap. To fill the gap more chairs are needed. This section identifies the present and future housing gaps and needs in Cedar City.

### Gaps

**Gap 1** — Many of the very low and extremely low income earning households do not have sufficient opportunity to purchase affordable housing.

**Need** — 957 households in Cedar City that earn less than \$24,350 per year need the ability to purchase housing they cannot afford under traditional lending standards.

**Gap 2** — Many of the very low and extremely low income earning households do not have sufficient opportunity to rent affordable housing.

**Need** — 2,262 households in Cedar City are renting housing that they cannot afford. Additional affordable single family and multifamily rental units are needed.

**Gap 3** — Many homes are older than 30 years old, and several others are either deteriorated or dilapidated.

**Need** — 79 homes are severely deteriorated or dilapidated, and need rehabilitation. 3,326 homes are older than 30 years and require ongoing maintenance.

## Goals, Objectives, Strategies

### *Goal 1: Increase Opportunities to Purchase Affordable Housing to Provide Housing Choice for Very Low and Extremely Low Income Earning Households*

**Objective** — Actively encourage the provision of additional housing options such as affordable single family or multi-family housing for very low income (50% AMI) and extremely low income (30% AMI) households.

**Strategy 1** — Promote programs such as the USDA Rural Development Direct Loan or Guarantee Loan that assist low-income households to purchase a home. The direct

loan program lowers the interest rate, and effectively increases the purchasing power of the home owner.

***Goal 2: Increase Affordable Rental Opportunities to Provide Housing Choice for Very Low and Extremely Low Income Earning Households***

**Objective** — Actively encourage the provision of affordable rental units for very low income (50% AMI) and extremely low income (30% AMI) households.

**Strategy 1** — Continue to support and work with the Cedar City Housing Authority's efforts to address affordable housing needs in the City.

**Strategy 2** — Promote and facilitate adaptive reuse development by identifying and inventorying acceptable sites for developers and realtors.

**Strategy 3** — Review Zoning Ordinance and Future Land Use Map to ensure that there is sufficient opportunity to develop affordable rental housing.

***Goal 3: Rehabilitate and Weatherize Existing Housing to Increase Rental Properties, Homeownership, and Reinvestment in Cedar City***

**Objective 1** — Encourage maintaining the existing housing stock by rehabilitating severely deteriorated and dilapidated homes.

**Strategy** — Promote the use of the Single Family Rehabilitation and Reconstruction Program and the USDA Rural Development Housing Program to extremely low to moderate income households. These programs offer low-interest loans and grants for maintaining and rehabilitating housing.

**Objective 2** — Weatherize existing housing in order to increase housing affordability by reducing monthly energy costs.

**Strategy** — Help locate moderate to extremely low income families that need weatherization assistance. Assist these households to contact the Five County Association of Governments Weatherization Program. The Weatherization program lowers monthly utility bills by making housing more energy efficient.

**Benchmarks**

The goals, objectives, and strategies should be evaluated on an annual basis to determine if the goals have been met. If the strategies are not achieving the listed goals, the strategies should be amended.

**Priorities and Timelines**

The following table summarizes the affordable housing goals. It lists how many of each type of unit is needed, how the goal can be attained, and when the goal will be needed.

**Cedar City: Affordable Housing Plan**

<b>Type</b>	<b># Units Needed</b>	<b>How Attained</b>	<b>When needed</b>
Affordable Single Family housing for purchase	N/A	Promote USDA Rural Development loan programs	Now
Affordable Single Family and Multi-Family Units	60-80	Housing Authority, Adaptive Reuse, Review Ordinances	Now
Existing Housing Stock	N/A	Promote federal and state funded rehabilitation and weatherization programs	Now

This Plan was prepared for Cedar City by the Five County Association of Governments Staff.

**Contact:** Levi Roberts, Associate Planner  
[lroberts@fivecounty.utah.gov](mailto:lroberts@fivecounty.utah.gov)  
(435) 673-3548



CEDAR CITY RESOLUTION NO. 12-1010

A RESOLUTION ADOPTING THE 2012 CEDAR CITY AFFORDABLE HOUSING PLAN

**WHEREAS**, Utah State Statute requires each City to adopt long range plans relating to meeting affordable and/or moderate income housing needs within the City; and

**WHEREAS**, long term projections for Cedar City include projected growth and increased need for moderate income housing; and

**WHEREAS**, the 2012 affordable housing plan identifies gaps in the City's existing housing stock; things needed to fill the gaps; and goals, objectives, and strategies to provide affordable housing in Cedar City.

**NOW THEREFORE**, be it resolved by the City Council of Cedar City, Iron County, State of Utah that the 2012 affordable housing plan, attached hereto and incorporated herein as exhibit #1, is hereby adopted as the City's affordable housing plan.

Dated this 15<sup>th</sup> day of October, 2012.

[SEAL]  
ATTEST:



Joe Burgess  
JOE BURGESS  
MAYOR

Renon Savage  
RENON SAVAGE  
RECORDER



CEDAR CITY COUNCIL  
AGENDA ITEMS IV - 2  
DECISION PAPER

**TO:** Mayor and City Council

**FROM:** Paul Bittmenn

**DATE:** January 12, 2015

**SUBJECT:** angle parking amendments

**DISCUSSION:**

During December one of the business owners with a business along 100 West between 200 North and Center Street asked the City to consider extending the angle parking along the East side of the street. Attached is an ordinance drafted to accommodate this request.

**CEDAR CITY ORDINANCE NO. \_\_\_\_\_**

**AN ORDINANCE ALLOWING ANGLE PARKING ON THE EAST SIDE OF 100 WEST FROM THE INTERSECTION WITH HOOVER AVENUE NORTH +/- 122 FEET.**

**WHEREAS**, Title 41, Chapter 6a, Section 1402, Utah Code Annotated, 1953 as amended, requires vehicles parked on a two-way roadway to be parked with the right-hand wheels parallel to and within 12 inches of the right-hand curb or as close as practicable to the right edge of the right-hand shoulder; and

**WHEREAS**, Title 41, Chapter 6a, Section 1402, Utah Code Annotated, 1953 as amended, also provides that the local highway authority may by ordinance permit angle parking along any roadway; and

**WHEREAS**, Title 41, Chapter 6a, section 102, Utah Code Annotated, 1953 as amended, includes municipalities in the definition of local highway authority; and

**WHEREAS**, Cedar City currently has an ordinance in place to allow angle parking on 100 West from Hoover Avenue south to Center Street; and

**WHEREAS**, the City Council has been approached by a business owner in the vicinity who has requested the existing angle parking be extended north of Hoover Avenue for +/- 122 feet; and

**WHEREAS**, increasing the angle parking along 100 East would increase the available parking for local businesses; and

**WHEREAS**, 100 West is of sufficient width so that extending angle parking approximately +/- 122 feet North of the intersection of Hoover Avenue and 100 West will not impede traffic flow; and

**WHEREAS**, extending angle parking on the East side of 100 West for approximately +/- 122 feet North of Hoover Avenue will not interfere with traffic flow at the intersection of 100 West and 200 North; and

**WHEREAS**, the City Council of Cedar City having discussed the matter in an open and public meeting and having received information and comment from City staff and the general public, if any, hereby finds that it is in the best interest of the health, safety, and general welfare of the citizens of Cedar City to extend the angle parking on the East side of 100 West approximately +/- 122 feet North of the intersection of 100 West and Hoover Avenue.

**NOW THEREFORE**, be it ordained by the City Council of Cedar City, State of Utah, that the current angle parking along 100 West is hereby extended an additional +/- 122 feet north of the intersection of 100 West and Hoover Avenue.

**NOW THEREFORE**, be it further ordained that striping of the angle parking stalls and posting of appropriate angle parking permitted signs shall be accomplished by City Staff in accordance with standards set forth by the City Engineer. The angle parking shall not interfere with other uses such as drive ways, intersections, and fire hydrants.

This ordinance, Cedar City Ordinance No. \_\_\_\_\_, shall become effective immediately upon passage and publication as required by State Law.

Dated this \_\_\_\_\_ day of \_\_\_\_\_, 2015.

\_\_\_\_\_  
MAILE L. WILSON  
MAYOR

[SEAL]  
ATTEST:

\_\_\_\_\_  
RENON SAVAGE  
RECORDER

